

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, as trustee for Normandy Mortgage Loan Trust,
Series 2015-1

In Re:
Brian S. Perkins

Debtor



Order Filed on April 2, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-16528 MBK

Adv. No.:

Judge: Michael B. Kaplan

CONSENT ORDER CURING POST-PETITION ARREARS

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: April 2, 2018


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: Brian S. Perkins

Case No: 17-16528 MBK

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

This matter, having been brought before the Court by Denise Carlon, Esq., KML Law Group, P.C., attorneys for Secured Creditor, Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as trustee for Normandy Mortgage Loan Trust, Series 2015-1, holder of a mortgage on real property known as 210 Cooper Street, Beverly, NJ, 08010, with the consent of Daniel S. Hutchison, Esq., counsel for the Debtor, Brian S. Perkins,

It is **ORDERED, ADJUDGED and DECREED** that as of March 14, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2017 through March 2018 for a total post-petition default of \$8,696.82 (5 @ \$1,767.63, less suspense \$125.53)

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$8,696.82 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2018 directly to Secured Creditor, Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall file a modified plan within fifteen days of the date of this order

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

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Debtor: Brian S. Perkins

Case No: 17-16528 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

Dated: 3/27/18

I hereby agree and consent to the above terms and conditions:

/s/ *Denise Carlon*

DENISE CARLON, ESQ., ATTORNEY FOR SECURED
CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 3/27/18

/s/ *S. Daniel Hutchison*

S. Daniel Hutchison, ESQ., ATTORNEY FOR DEBTOR